

Crews Bank & Trust

Wauchula, FL

Established

4/1/1929

Florida Bank and Thrift Performance Report

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FLORIDA BANKING TEAM

Ted Hacker, Steve Kania, Robert Brink, David Ajvazi, Erica Hines, Sacha Widmaier, Anthony Hagbartsen, Madeline Bogumil, Phillip Berdeguer, Andrew Joyce, Patricia Romero, Vanessa Hossler, Allyson Wiitala, Jacob Ingram, Rachel Jean, Brendan Yosko, Stephanie Flores, Jacob Frantzen, Sander Ocasio, Brian Katz, Nicholas Singh, Kendall Lucas, Makenna Bader, Kimberly Berlow, Ann-Leiticia Blot, Gregory Mann, Joseph Parrillo, Maya Borreli, Samuel Pacheco

Information contained herein was obtained from FIS is believed to be reliable however, accuracy is not guaranteed and all peer and state averages are simple averages.

PEER GROUP POSITION
For the
Central Florida Group

For the three months ended March 31, 2026

Institution name	Total Assets (\$000's)
Southstate Bank, National Association	67,870,584
Cogent Bank	2,444,828
Crews Bank & Trust	2,364,087
One Florida Bank	2,119,347
Citizens Bank And Trust	1,476,326
Bank Of Central Florida	1,251,302
Mainstreet Community Bank Of Florida	947,978
United Southern Bank	842,840
First Bank	822,615
Axiom Bank, National Association	774,271
Sunrise Bank	599,794
The First National Bank Of Mount Dora	354,872
First Colony Bank Of Florida	307,036
Surety Bank	222,858
Commerce Bank & Trust	179,329
First National Bank Of Wauchula	88,130

Institution name	Return on Avg Assets (%)
Cogent Bank	2.09
First Colony Bank Of Florida	2.00
Crews Bank & Trust	1.78
Surety Bank	1.62
First Bank	1.44
Southstate Bank, National Association	1.42
Citizens Bank And Trust	1.41
Bank Of Central Florida	1.26
Sunrise Bank	1.26
One Florida Bank	1.21
United Southern Bank	1.15
Mainstreet Community Bank Of Florida	0.89
The First National Bank Of Mount Dora	0.88
Commerce Bank & Trust	0.87
First National Bank Of Wauchula	0.58
Axiom Bank, National Association	(0.07)

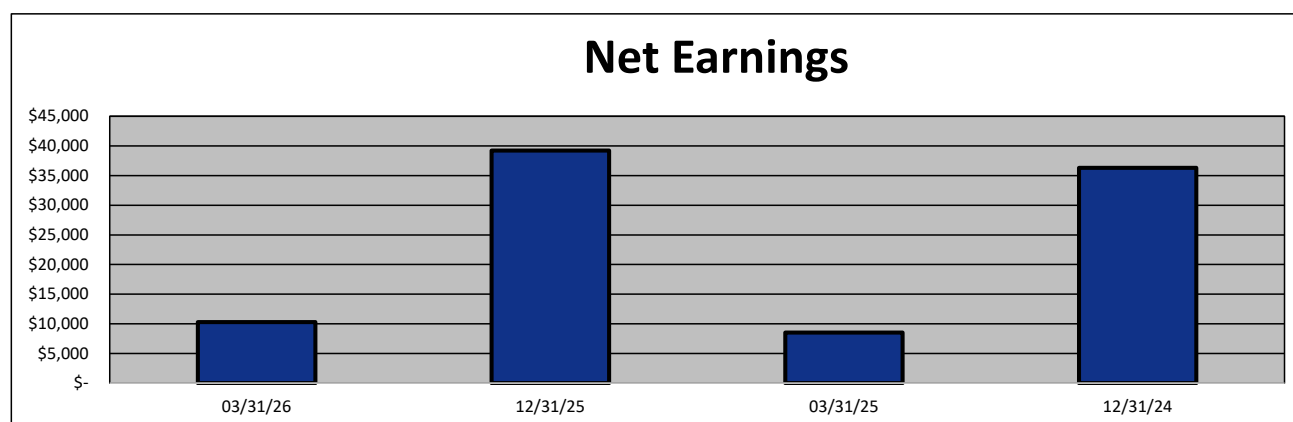
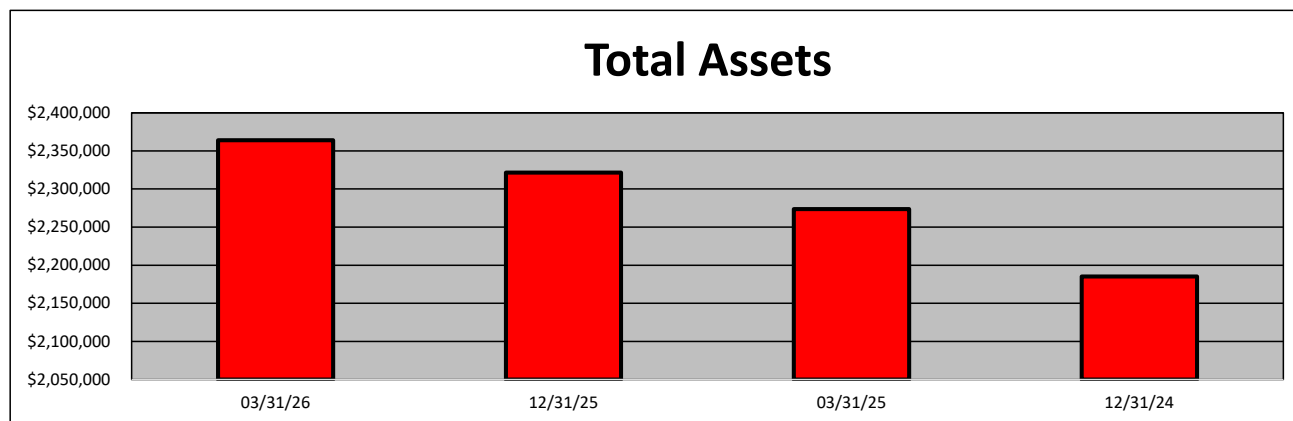
EXECUTIVE SUMMARY - Crews Bank & Trust
(Percentage)

Period Ending	03/31/26	12/31/25	03/31/25	12/31/24	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	10.32	10.33	10.21	10.38	10.49	9.21
Leverage Ratio	10.55	10.55	10.45	10.56	11.09	10.26
Tier 1 Cap/Risk Based Assets	0.00	0.00	0.00	0.00	12.37	8.82
Risk Based Ratio	0.00	0.00	0.00	0.00	13.16	9.48
Common Equity Tier 1 Capital Ratio	0.00	0.00	0.00	0.00	12.25	8.82
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	61.84	61.62	60.18	62.54	75.38	72.08
Loans/Assets	55.21	54.96	53.70	55.80	63.61	63.99
Securities/Assets	27.89	28.21	27.02	27.29	17.71	20.48
PROFITABILITY:						
Return on Avg Assets	1.78	1.74	1.53	1.68	0.81	1.24
Return on Avg Equity	17.03	16.62	14.86	16.06	9.54	14.75
Nonint Income/Avg Assets	0.77	0.80	0.75	0.81	0.74	0.78
Net Overhead Ratio	1.70	1.67	1.71	1.78	2.34	2.08
Efficiency Ratio	55.92	56.17	59.26	58.50	71.79	65.47
Assets (per million) per Employee	6.64	6.67	6.23	5.99	10.70	8.35
ASSET QUALITY:						
Allowance/Loans	1.97	1.97	1.92	1.86	1.31	1.41
Nonperforming Loans/Total Loans	0.04	0.07	0.07	0.02	0.51	0.60
Nonperforming Assets/Total Assets	0.02	0.04	0.04	0.01	0.35	0.42
Adjusted Texas Ratio	0.20	0.34	0.34	0.12	3.02	4.27
YIELDS & COSTS:						
Yield on earning assets	4.90	4.97	4.79	4.90	5.45	5.25
Cost of funds	1.37	1.52	1.50	1.41	1.92	1.61
Net interest margin	3.65	3.59	3.41	3.63	3.31	3.78
Avg Earning Assets/Avg Assets	98.38	98.49	98.53	98.33	95.53	94.74

SELECTED FINANCIAL DATA - Crews Bank & Trust
(Dollars in Thousands)

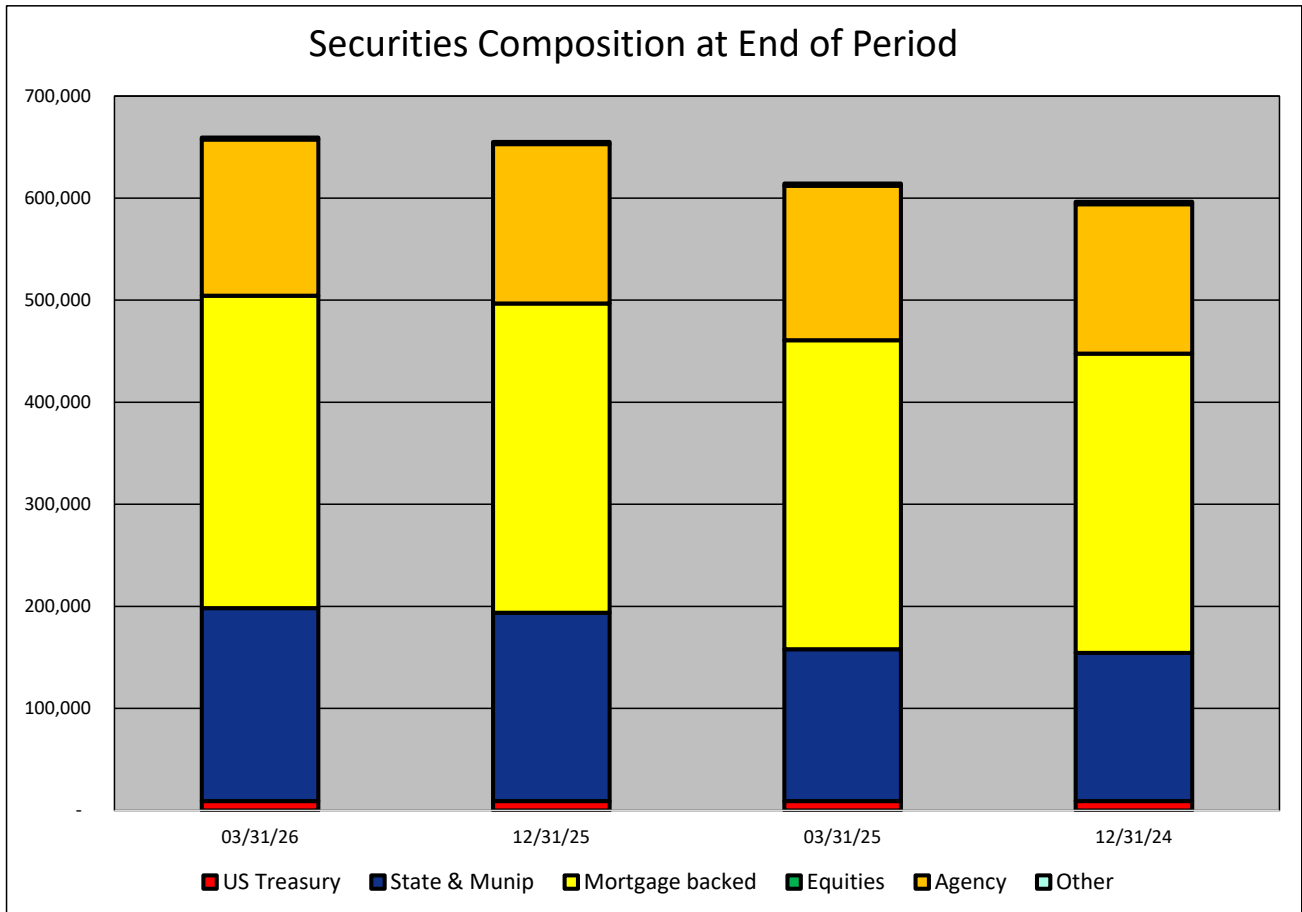
As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	2,364,087	2,321,472	2,273,574	2,185,236	90,513	3.98
Cash and Equivalents	381,654	376,615	419,202	352,462	(37,548)	(8.96)
Securities	659,277	654,991	614,340	596,415	44,937	7.31
Loans, net	1,305,206	1,275,936	1,220,909	1,219,258	84,297	6.90
Deposit Accounts	2,110,472	2,070,692	2,028,779	1,949,484	81,693	4.03
Fed Funds & Repos	211	3,361	2,234	1,269	(2,023)	(90.56)
Total Equity	243,884	239,908	232,201	226,866	11,683	5.03

Period Ending	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	10,296	39,239	8,525	36,286	1,771	20.77
Interest Income	27,938	110,164	26,234	103,952	1,704	6.50
Interest Expense	7,170	30,653	7,590	26,950	(420)	(5.53)
Net Interest Income	20,768	79,511	18,644	77,002	2,124	11.39
Credit Loss Expense	544	2,534	680	2,664	(136)	(20.00)
Noninterest income	4,443	18,040	4,151	17,541	292	7.03
Gain on Sale of Securities	-	(411)	-	(2)	-	NA
Noninterest Expense	14,315	55,501	13,670	55,855	645	4.72
Net Operating Income	10,352	39,516	8,445	36,024	1,907	22.58
Income Taxes	-	-	-	-	-	NA



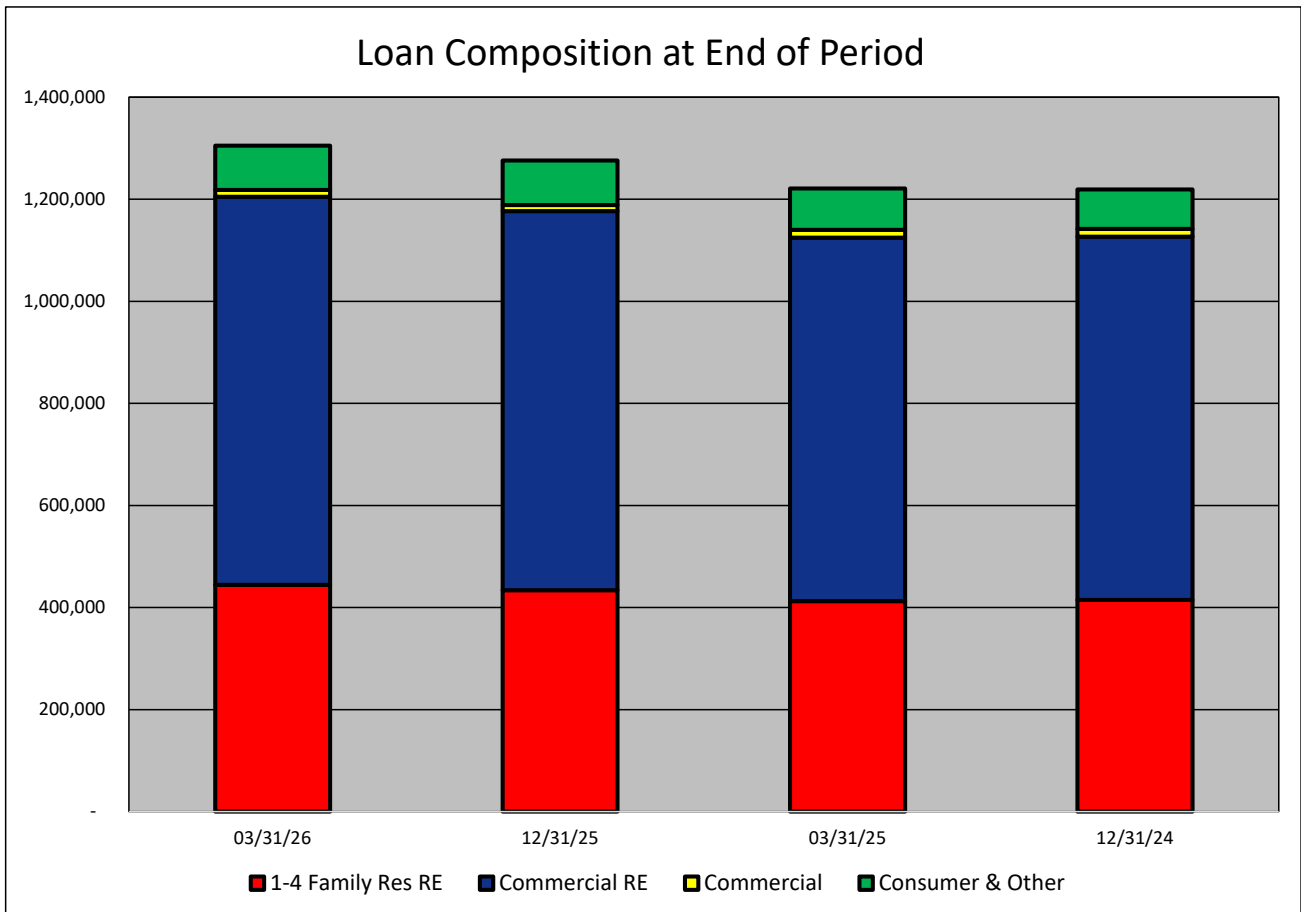
SECURITIES COMPOSITION - Crews Bank & Trust
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	9,287	9,276	9,243	9,232	44	0.48
State & Munip	188,896	184,584	148,725	145,133	40,171	27.01
Mortgage backed	306,274	303,015	302,848	293,189	3,426	1.13
Equities	-	-	-	-	-	NA
Agency	152,976	156,038	151,244	146,582	1,732	1.15
Other	1,844	2,078	2,280	2,279	(436)	(19.12)
Total Securities	659,277	654,991	614,340	596,415	44,937	7.31



LOAN PORTFOLIO COMPOSITION - Crews Bank & Trust
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
LOAN CATEGORY:						
1-4 Family Res RE	444,453	434,073	412,520	414,726	31,933	7.74
Commercial RE	760,581	742,681	712,228	711,895	48,353	6.79
Commercial	13,246	12,149	15,186	15,215	(1,940)	(12.77)
Consumer & Other	86,926	87,033	80,975	77,422	5,951	7.35
Loans, Net	1,305,206	1,275,936	1,220,909	1,219,258	84,297	6.90



LOAN PORTFOLIO QUALITY - Crews Bank & Trust
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
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ALLOWANCE FOR CREDIT LOSSES (LOANS):

Beginning Balance	25,171	22,650	22,650	19,508	2,521	11.13
Total Recoveries	105	327	113	824	(8)	(7.08)
Total Charge-offs	165	340	62	346	103	166.13
Credit Loss Expense	544	2,534	680	2,664	(136)	(20.00)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	25,655	25,171	23,381	22,650	2,274	9.73

NON-PERFORMING ASSETS:

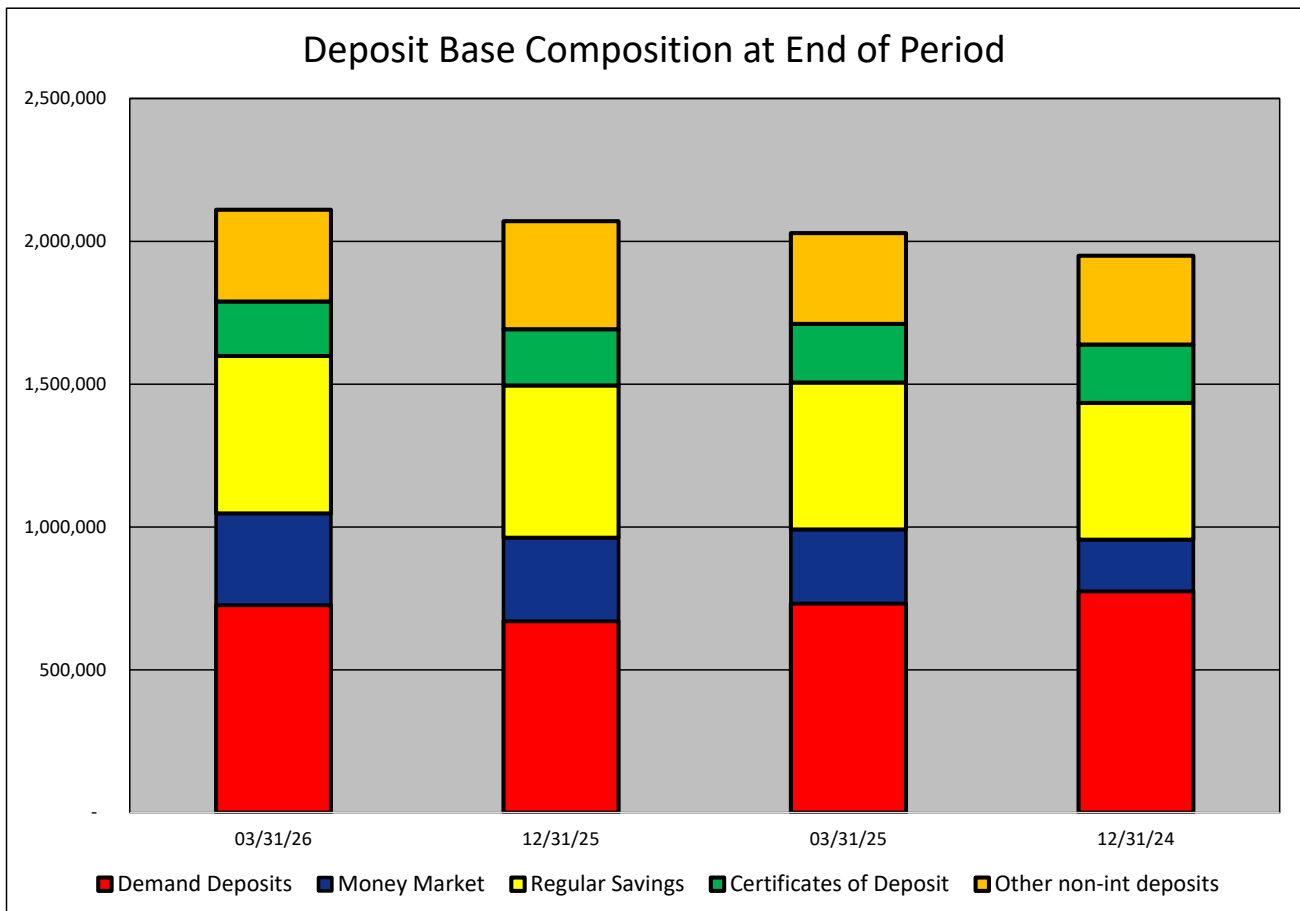
Total-90+ Days Past Due	-	-	598	68	(598)	(100.00)
Total-Nonaccrual	552	898	260	220	292	112.31
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	552	898	858	288	(306)	(35.66)

DEPOSIT BASE COMPOSITION - Crews Bank & Trust
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
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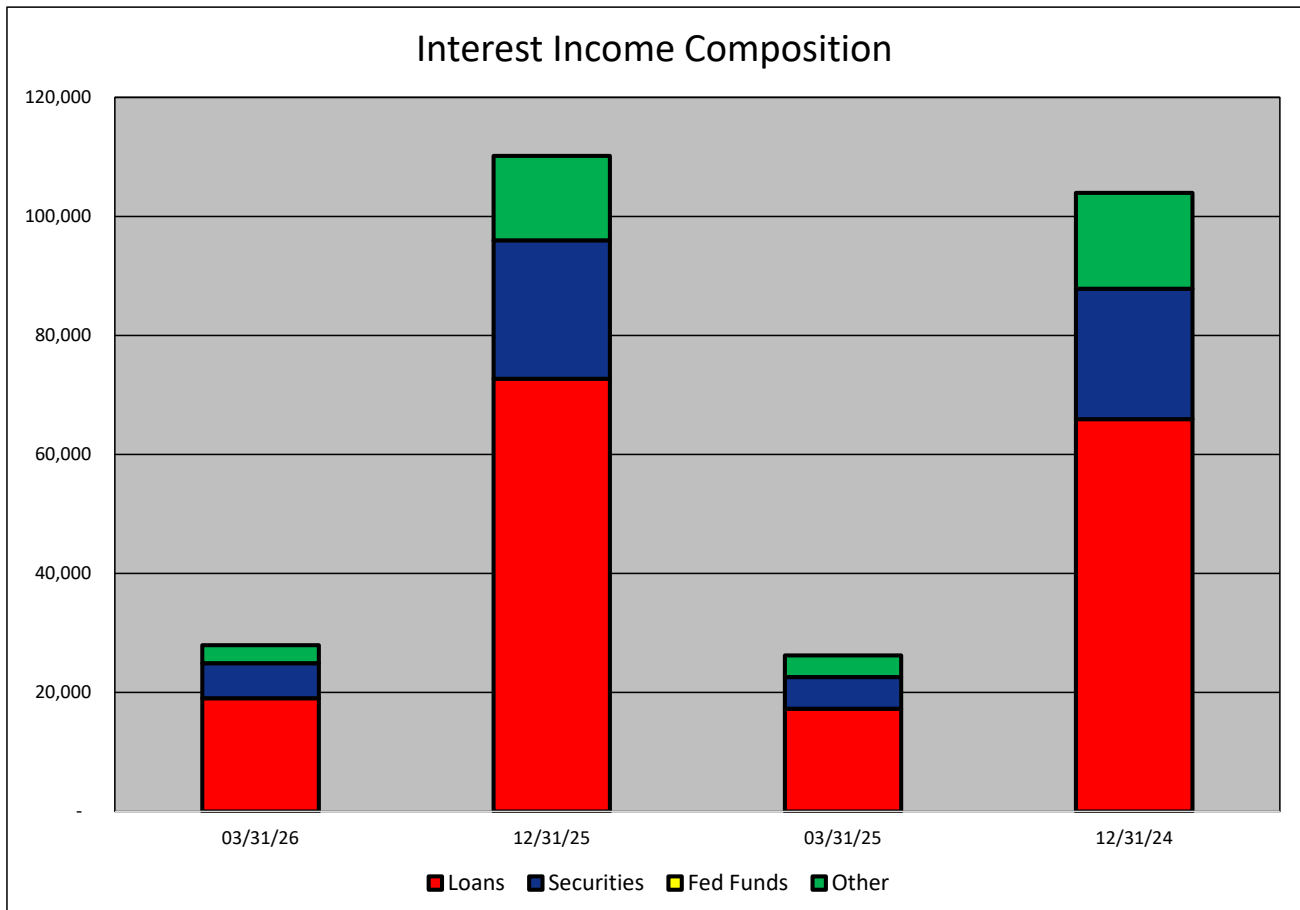
DEPOSIT BASE CATEGORY:

Demand Deposits	726,380	669,990	732,540	774,764	(6,160)	(0.84)
Money Market	321,423	292,385	258,814	181,065	62,609	24.19
Regular Savings	550,319	533,372	514,492	478,410	35,827	6.96
Certificates of Deposit	191,104	196,229	205,484	204,655	(14,380)	(7.00)
Other non-int deposits	321,246	378,716	317,449	310,590	3,797	1.20
Total Deposits	2,110,472	2,070,692	2,028,779	1,949,484	81,693	4.03



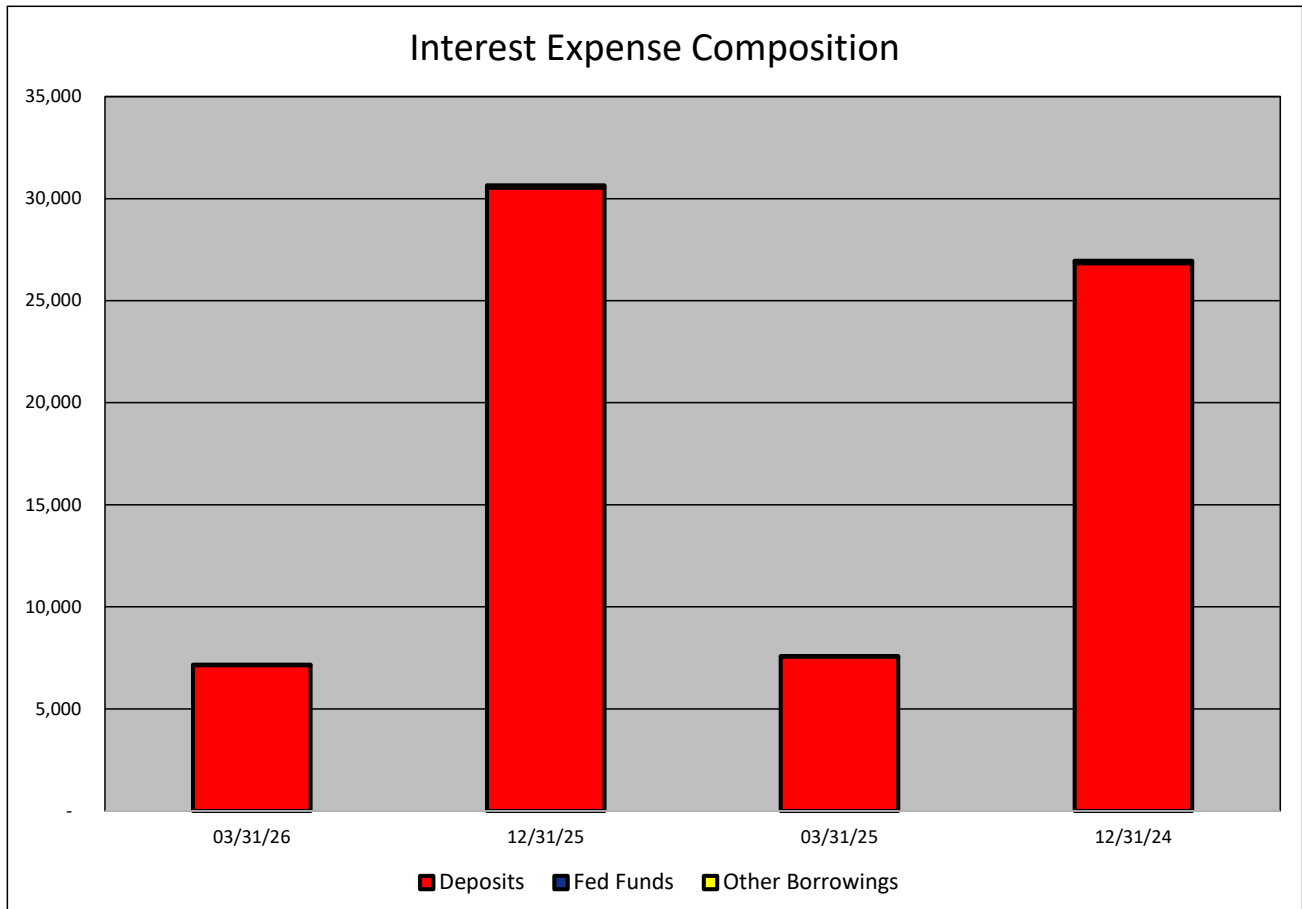
INTEREST INCOME COMPOSITION- Crews Bank & Trust
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	19,033	72,712	17,264	65,915	1,769	10.25
Securities	5,886	23,271	5,338	21,918	548	10.27
Fed Funds	-	-	-	-	-	NA
Other	3,019	14,181	3,632	16,119	(613)	(16.88)
Total Int Income	27,938	110,164	26,234	103,952	1,704	6.50



INTEREST EXPENSE COMPOSITION- Crews Bank & Trust
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	7,149	30,544	7,567	26,838	(418)	(5.52)
Fed Funds	21	109	23	110	(2)	(8.70)
Other Borrowings	-	-	-	2	-	NA
Total Int Expense	7,170	30,653	7,590	26,950	(420)	(5.53)

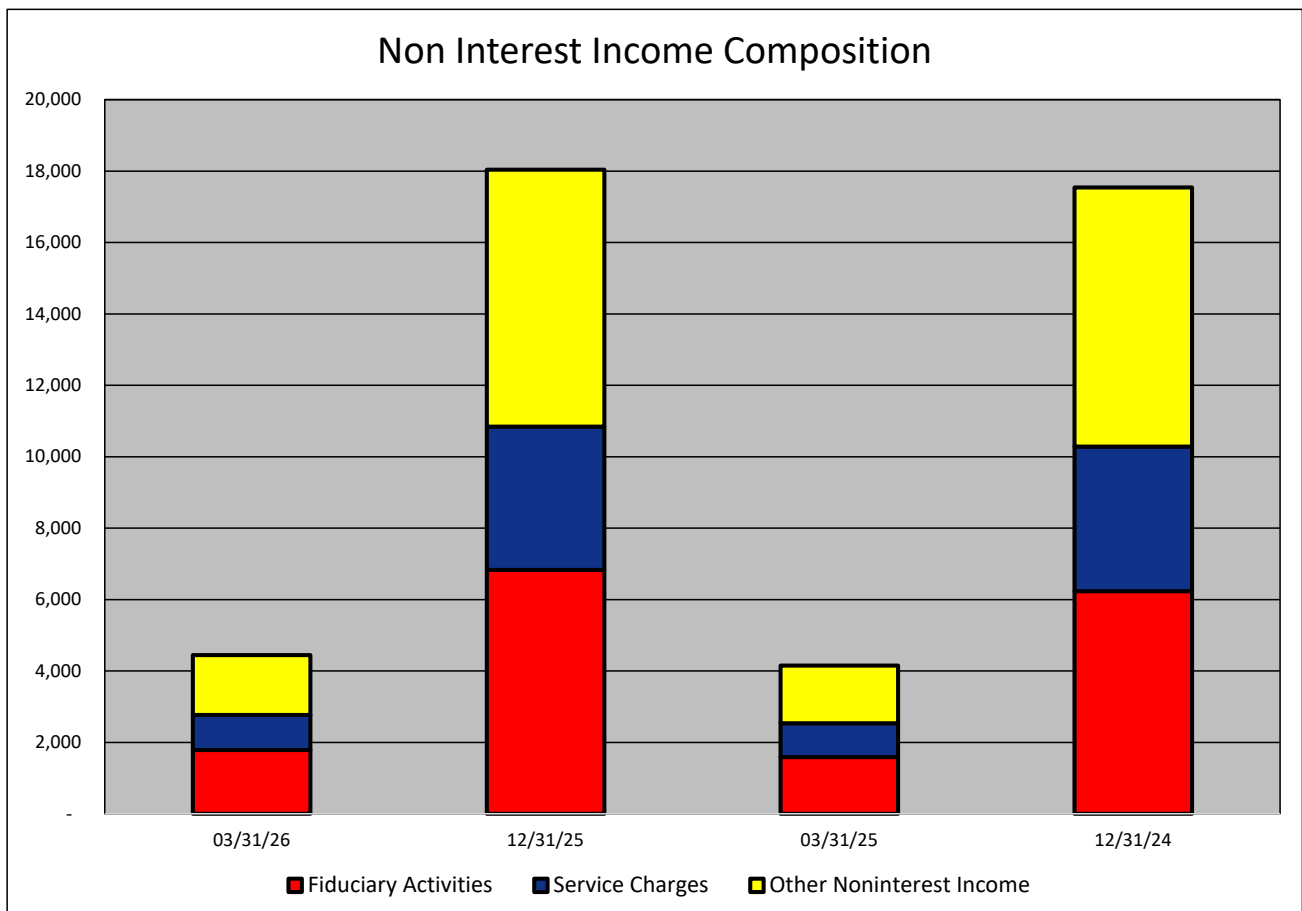


NONINTEREST INCOME COMPOSITION- Crews Bank & Trust
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
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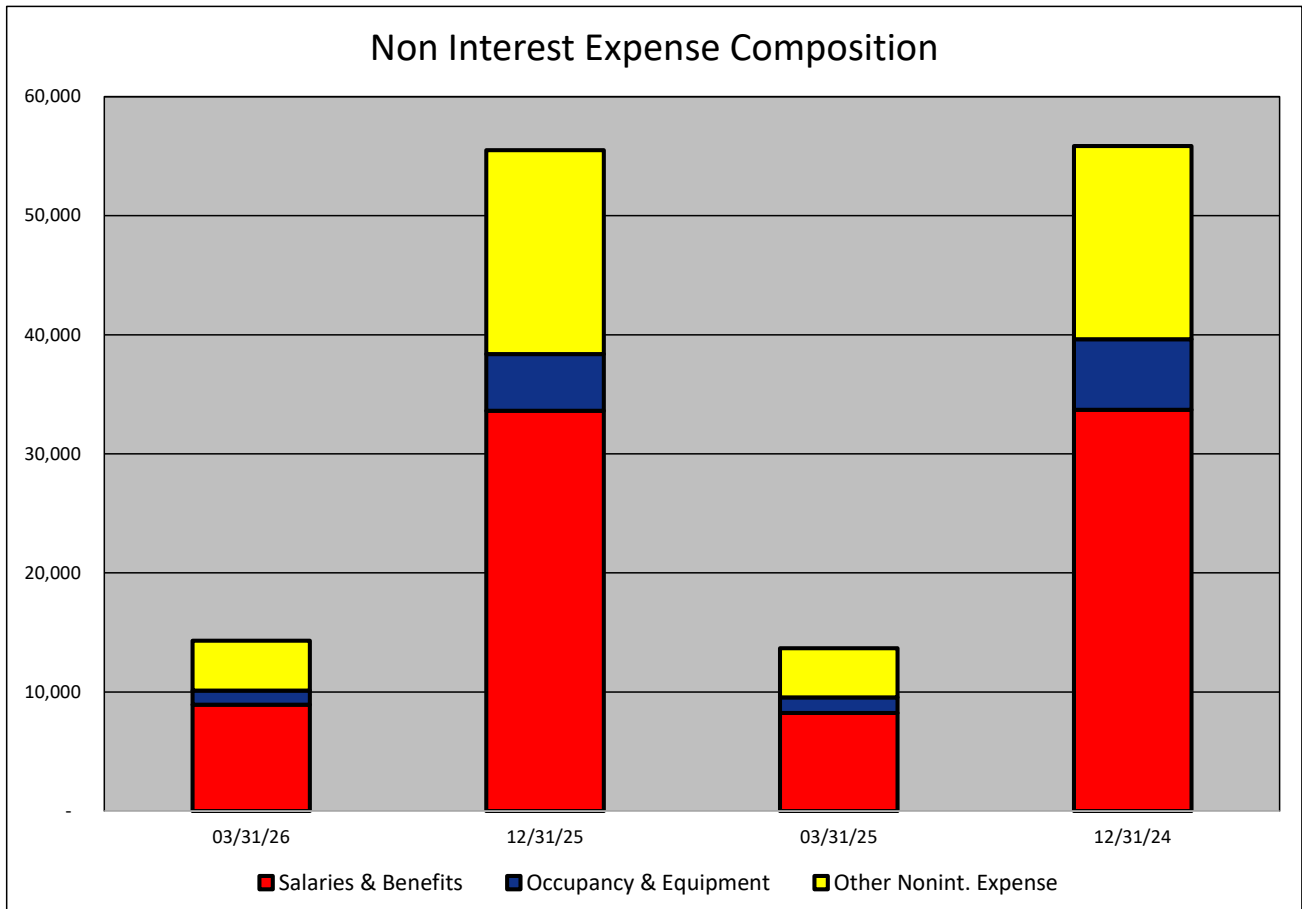
NONINTEREST INCOME CATEGORY

Fiduciary Activities	1,786	6,826	1,588	6,239	198	12.47
Service Charges	979	4,018	947	4,042	32	3.38
Other Noninterest Income	1,678	7,196	1,616	7,260	62	3.84
Total Nonint. Income	4,443	18,040	4,151	17,541	292	7.03



NONINTEREST EXPENSE COMPOSITION- Crews Bank & Trust
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST EXPENSE CATEGORY						
Salaries & Benefits	8,927	33,618	8,237	33,694	690	8.38
Occupancy & Equipment	1,187	4,767	1,305	5,939	(118)	(9.04)
Other Nonint. Expense	4,201	17,116	4,128	16,222	73	1.77
Total Nonint. Expense	14,315	55,501	13,670	55,855	645	4.72



PEER GROUP COMPARISONS REPORT
Central Florida Group

BALANCE SHEET

Institution name	Total Assets \$000		% Change in Assets
	This Year	Last Year	
Cogent Bank	2,444,828	2,131,275	14.71
One Florida Bank	2,119,347	1,899,314	11.58
Mainstreet Community Bank Of Florida	947,978	864,491	9.66
Citizens Bank And Trust	1,476,326	1,396,591	5.71
Commerce Bank & Trust	179,329	170,268	5.32
Surety Bank	222,858	213,148	4.56
Bank Of Central Florida	1,251,302	1,197,066	4.53
Southstate Bank, National Association	67,870,584	65,108,690	4.24
First Colony Bank Of Florida	307,036	294,806	4.15
Crews Bank & Trust	2,364,087	2,273,574	3.98
First National Bank Of Wauchula	88,130	87,040	1.25
First Bank	822,615	813,519	1.12
Sunrise Bank	599,794	601,221	(0.24)
United Southern Bank	842,840	873,950	(3.56)
The First National Bank Of Mount Dora	354,872	369,745	(4.02)
Axiom Bank, National Association	774,271	861,206	(10.09)

Select Peer Average	5,166,637	4,947,244	3.31
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PEER GROUP COMPARISONS REPORT
Central Florida Group

BALANCE SHEET

Institution name	Total Loans \$000		% Change in Loans
	This Year	Last Year	
Surety Bank	98,845	69,443	42.34
Cogent Bank	1,898,864	1,635,557	16.10
Mainstreet Community Bank Of Florida	694,617	615,288	12.89
United Southern Bank	452,661	410,231	10.34
One Florida Bank	1,683,328	1,538,298	9.43
First Bank	483,417	446,647	8.23
Bank Of Central Florida	845,966	783,619	7.96
Crews Bank & Trust	1,305,206	1,220,909	6.90
Citizens Bank And Trust	852,523	798,458	6.77
Southstate Bank, National Association	49,824,718	47,124,650	5.73
The First National Bank Of Mount Dora	136,927	130,163	5.20
Commerce Bank & Trust	130,776	126,385	3.47
First Colony Bank Of Florida	201,180	202,044	(0.43)
Sunrise Bank	467,332	474,940	(1.60)
First National Bank Of Wauchula	58,502	66,379	(11.87)
Axiom Bank, National Association	474,777	558,172	(14.94)

Select Peer Average	3,725,602	3,512,574	6.66
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PEER GROUP COMPARISONS REPORT
Central Florida Group

CAPITAL RATIOS
For the three months ended March 31, 2026

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Surety Bank	9.93	12.93	23.65	24.65	23.65
The First National Bank Of Mount Dora	10.16	12.54	17.80	18.78	17.80
First National Bank Of Wauchula	10.95	12.39	0.00	0.00	0.00
Axiom Bank, National Association	11.46	11.06	0.00	0.00	0.00
United Southern Bank	7.38	10.62	0.00	0.00	0.00
Crews Bank & Trust	10.32	10.55	0.00	0.00	0.00
Southstate Bank, National Association	14.13	10.27	12.33	13.44	12.33
Commerce Bank & Trust	7.76	10.17	13.58	14.83	13.58
First Colony Bank Of Florida	8.56	9.86	12.89	14.14	12.89
Sunrise Bank	8.75	9.74	0.00	0.00	0.00
One Florida Bank	9.22	9.70	10.70	11.42	10.70
First Bank	9.21	9.43	14.74	16.00	14.74
Mainstreet Community Bank Of Florida	8.51	9.35	0.00	0.00	0.00
Cogent Bank	9.37	9.20	10.86	11.88	10.86
Bank Of Central Florida	7.67	8.45	12.04	13.05	12.04
Citizens Bank And Trust	3.91	7.88	12.50	13.55	12.50

Select Peer Average	9.21	10.26	8.82	9.48	8.82
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PEER GROUP COMPARISONS REPORT
Central Florida Group

BALANCE SHEET RATIOS
For the three months ended March 31, 2026

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
One Florida Bank	89.89	79.43	3.49
Southstate Bank, National Association	89.10	73.41	12.58
Sunrise Bank	88.52	77.92	16.91
Cogent Bank	88.31	77.67	18.30
Commerce Bank & Trust	85.40	72.93	12.57
Mainstreet Community Bank Of Florida	80.81	73.27	15.12
First National Bank Of Wauchula	75.97	66.38	6.11
Bank Of Central Florida	73.84	67.61	19.00
First Colony Bank Of Florida	71.92	65.52	17.47
Axiom Bank, National Association	69.90	61.32	20.16
First Bank	65.26	58.77	26.81
Crews Bank & Trust	61.84	55.21	27.89
Citizens Bank And Trust	61.05	57.75	34.24
United Southern Bank	58.69	53.71	33.99
Surety Bank	49.33	44.35	13.95
The First National Bank Of Mount Dora	43.37	38.58	49.16

Select Peer Average	72.08	63.99	20.48
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PEER GROUP COMPARISONS REPORT
Central Florida Group

PROFITABILITY RATIOS
For the three months ended March 31, 2026

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Cogent Bank	2,461,847	2.09	23.04
First Colony Bank Of Florida	289,697	2.00	21.96
Crews Bank & Trust	2,316,277	1.78	17.03
Surety Bank	215,546	1.62	15.64
First Bank	821,216	1.44	15.42
Southstate Bank, National Association	67,202,465	1.42	9.90
Citizens Bank And Trust	1,517,867	1.41	37.71
Bank Of Central Florida	1,263,170	1.26	16.50
Sunrise Bank	602,343	1.26	14.40
One Florida Bank	2,093,144	1.21	13.21
United Southern Bank	870,825	1.15	16.14
Mainstreet Community Bank Of Florida	937,330	0.89	10.51
The First National Bank Of Mount Dora	350,038	0.88	8.47
Commerce Bank & Trust	183,079	0.87	11.43
First National Bank Of Wauchula	84,378	0.58	5.16
Axiom Bank, National Association	800,429	(0.07)	(0.59)

Select Peer Average	5,125,603	1.24	14.75
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PEER GROUP COMPARISONS REPORT
Central Florida Group

PROFITABILITY RATIOS
For the three months ended March 31, 2026

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
First Colony Bank Of Florida	0.12	1.73	46.39	16.16
Cogent Bank	0.79	1.71	46.93	9.30
One Florida Bank	0.11	1.67	50.72	12.77
Southstate Bank, National Association	0.64	1.52	52.95	10.62
First Bank	0.55	1.96	55.51	7.34
Crews Bank & Trust	0.77	1.70	55.92	6.64
Bank Of Central Florida	0.18	2.03	59.87	11.59
Sunrise Bank	0.07	2.00	62.03	9.83
United Southern Bank	0.68	1.92	62.49	5.33
Mainstreet Community Bank Of Florida	0.53	1.98	62.85	8.86
Surety Bank	2.98	0.64	66.12	6.02
Citizens Bank And Trust	0.77	1.79	67.66	7.53
Commerce Bank & Trust	0.15	2.27	72.01	8.54
The First National Bank Of Mount Dora	2.76	1.87	78.38	4.18
First National Bank Of Wauchula	0.39	4.21	88.61	3.67
Axiom Bank, National Association	0.92	4.22	119.11	5.20

Select Peer Average	0.78	2.08	65.47	8.35
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PEER GROUP COMPARISONS REPORT
Central Florida Group

ASSET QUALITY RATIOS
For the three months ended March 31, 2026

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Crews Bank & Trust	1.97	0.04	0.02	0.20
First Bank	1.78	0.04	0.02	0.20
Sunrise Bank	1.25	0.11	0.09	0.88
First Colony Bank Of Florida	1.61	0.17	0.11	1.18
Surety Bank	1.19	0.25	0.11	1.04
Bank Of Central Florida	1.05	0.21	0.14	1.72
One Florida Bank	0.80	0.19	0.15	1.54
Cogent Bank	1.08	0.24	0.19	1.50
Citizens Bank And Trust	1.11	0.37	0.22	4.74
The First National Bank Of Mount Dora	1.56	0.57	0.22	2.06
United Southern Bank	2.04	0.51	0.27	3.22
Southstate Bank, National Association	1.18	0.61	0.48	4.07
First National Bank Of Wauchula	1.78	1.23	0.82	6.75
Axiom Bank, National Association	1.27	1.56	0.96	7.81
Mainstreet Community Bank Of Florida	1.27	1.36	1.27	13.51
Commerce Bank & Trust	1.58	2.19	1.60	17.92

Select Peer Average	1.41	0.60	0.42	4.27
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PEER GROUP COMPARISONS REPORT
Central Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the three months ended March 31, 2026

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
Surety Bank	22.90	14.93	0.00	0.00	13.95
First National Bank Of Wauchula	6.47	17.06	0.00	0.00	6.11
First Bank	2.24	7.30	1.31	0.00	26.81
Axiom Bank, National Association	1.78	13.27	0.00	0.00	20.16
Commerce Bank & Trust	1.33	9.65	0.00	0.00	12.57
One Florida Bank	0.94	15.24	0.01	0.00	3.49
Mainstreet Community Bank Of Florida	0.93	1.28	5.38	0.00	15.12
United Southern Bank	0.89	6.96	0.00	0.62	33.37
Southstate Bank, National Association	0.88	3.17	0.02	2.96	9.62
Crews Bank & Trust	0.76	15.38	0.00	20.19	7.70
First Colony Bank Of Florida	0.64	16.56	0.00	9.79	7.68
Sunrise Bank	0.60	3.49	0.00	0.99	15.91
Bank Of Central Florida	0.57	10.14	0.00	0.00	19.00
The First National Bank Of Mount Dora	0.56	5.89	0.00	0.00	49.16
Citizens Bank And Trust	0.39	4.82	0.00	0.00	34.24
Cogent Bank	0.13	3.16	0.00	0.00	18.30

Select Peer Average	2.63	9.27	0.42	2.16	18.32
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PEER GROUP COMPARISONS REPORT
Central Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the three months ended March 31, 2026

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
One Florida Bank	78.68	0.48	0.00	0.00
Sunrise Bank	76.94	1.28	0.00	0.00
Cogent Bank	76.47	0.47	0.00	0.14
Mainstreet Community Bank Of Florida	72.24	1.97	0.28	0.01
Southstate Bank, National Association	72.06	1.46	0.04	5.23
Commerce Bank & Trust	71.78	0.98	0.00	0.00
Bank Of Central Florida	66.89	1.28	0.00	0.01
First National Bank Of Wauchula	65.20	1.40	0.00	0.00
First Colony Bank Of Florida	64.47	0.27	0.00	0.00
Axiom Bank, National Association	60.54	1.51	0.00	0.00
First Bank	57.72	1.80	0.00	0.00
Citizens Bank And Trust	57.11	1.22	0.00	0.01
Crews Bank & Trust	54.12	1.10	0.00	0.00
United Southern Bank	52.61	1.24	0.00	0.00
Surety Bank	43.82	0.64	0.00	0.00
The First National Bank Of Mount Dora	37.98	1.00	0.00	0.00

Select Peer Average	63.04	1.13	0.02	0.34
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PEER GROUP COMPARISONS REPORT
Central Florida Group

STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)
For the three months ended March 31, 2026

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
United Southern Bank	56.72	43.28	100.00	0.00	0.00
The First National Bank Of Mount Dora	45.55	54.45	100.00	0.00	0.00
Axiom Bank, National Association	38.01	61.99	100.00	0.00	0.00
First Colony Bank Of Florida	37.81	62.19	100.00	0.00	0.00
Crews Bank & Trust	34.92	65.07	99.99	0.01	0.00
Surety Bank	34.31	65.69	100.00	0.00	0.00
First National Bank Of Wauchula	32.91	67.09	100.00	0.00	0.00
First Bank	32.82	67.18	100.00	0.00	0.00
Citizens Bank And Trust	30.28	69.23	99.51	0.49	0.00
Bank Of Central Florida	28.81	71.19	100.00	0.00	0.00
Commerce Bank & Trust	28.04	66.09	94.12	3.42	2.46
Mainstreet Community Bank Of Florida	27.74	72.26	100.00	0.00	0.00
Cogent Bank	26.86	71.14	97.99	0.00	2.01
Southstate Bank, National Association	24.21	74.65	98.86	1.14	0.00
Sunrise Bank	20.79	76.45	97.24	0.00	2.76
One Florida Bank	19.37	78.80	98.17	0.00	1.83

Select Peer Average	32.45	66.67	99.12	0.32	0.57
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PEER GROUP COMPARISONS REPORT
Central Florida Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the three months ended March 31, 2026

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
First National Bank Of Wauchula	6.66	1.38	5.32	90.14
Cogent Bank	6.55	2.20	4.55	99.14
First Bank	5.26	1.13	4.19	94.46
Southstate Bank, National Association	5.40	1.74	3.80	89.90
First Colony Bank Of Florida	5.31	1.31	3.76	99.28
Crews Bank & Trust	4.90	1.37	3.65	98.38
Mainstreet Community Bank Of Florida	5.33	1.78	3.64	95.00
United Southern Bank	4.28	0.57	3.61	95.87
Bank Of Central Florida	4.91	1.42	3.61	97.30
Axiom Bank, National Association	5.47	2.13	3.56	95.43
One Florida Bank	5.49	2.25	3.44	98.57
Sunrise Bank	5.61	2.52	3.32	98.36
Commerce Bank & Trust	5.01	1.75	3.29	96.29
Surety Bank	5.40	1.79	3.23	73.71
Citizens Bank And Trust	4.41	1.40	3.08	96.71
The First National Bank Of Mount Dora	4.02	1.01	3.08	97.24

Select Peer Average	5.25	1.61	3.78	94.74
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